



# Unum and you: the benefits of partnership

Year after year, your partnership with Unum brings you benefits to protect your employees and their families — and make working with us easy and rewarding.

## THE FINANCIAL STRENGTH TO ALWAYS BE THERE

- Our financial strength is the foundation of our commitment to you and your employees
- Our responsible capital management has garnered us positive ratings from all major agencies\*

A.M. BEST <b>A</b> EXCELLENT	FITCH <b>A-</b> STRONG
MOODY'S <b>A3</b> GOOD	S&P <b>A</b> STRONG

\*Ratings are given to the U.S. insuring subsidiaries of Unum Group and are current as of May 4, 2020.

## THE EXPERTISE BROUGHT BY AN INDUSTRY LEADER



A **leading provider of group disability benefits** in the U.S. for 43 years<sup>1</sup>



Protecting nearly **32 million people** and their **families**<sup>2</sup>



Serving over **88,000** employers<sup>3</sup>



A sole focus on benefits for **172 years**<sup>4</sup>

## BENEFITS THAT HELP YOU DO MORE WITH LESS

- A full range of popular benefits — including Dental and Vision
- Choice of funding options (employer-paid, employee-paid, shared)
- Value-added services that make life easier for you and your employees

## QUICK AND COMPASSIONATE CUSTOMER CARE

Whether you have a question or your employee has a claim, you'll both talk to a knowledgeable service representative who can get things done.



**98%**

*of Unum IDI claimants surveyed are satisfied that their Unum contact was courteous and respectful.*<sup>5</sup>



**90%**

*of group customers gave Unum positive ratings for the value of products and services received.*<sup>6</sup>



If you have questions or need assistance, we're ready to help. Just call 1-800-ASK-UNUM or email us at [askunum@unum.com](mailto:askunum@unum.com).

1 Employee Benefit Plan Review, "Group Accident & Health Surveys 1976-1990" (1977-1991); Gen Re, "U.S. Group Disability Market Surveys 1991-2013" (1992-2014); LIMRA, "U.S. Group Disability Insurance 2014-2018 Annual Sales and In Force" (2015-2018); LIMRA, U.S. Workplace Disability Insurance Inforce Summary Results 2018 4Q (2018).

2,3 Unum internal data, 2018.

4 Unum internal data, 2020.

5 Market Decisions, "2018 Unum Individual Disability Claimant Satisfaction Survey," 2019.

6 Harris Insights & Analytics, 2019 Employer Loyalty Study, 2019.

Insurance products are underwritten by the subsidiaries of Unum Group.

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